

OFFICE OF LEGISLATIVE RESEARCH
PUBLIC ACT SUMMARY



PA 11-169—SB 1083

Insurance and Real Estate Committee

Appropriations Committee

**AN ACT CONCERNING HEALTH INSURANCE COVERAGE OF
PRESCRIPTION DRUGS FOR PAIN TREATMENT**

SUMMARY: This act prohibits certain health insurance policies that provide prescription drug coverage from requiring an insured to use an alternative brand name prescription drug or over-the-counter drug before using a brand name prescription drug prescribed by a licensed physician for pain treatment. But, it allows these policies to require an insured to first use a therapeutically equivalent generic drug.

The act applies to individual and group health insurance policies delivered, issued, renewed, amended, or continued in Connecticut that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; (4) hospital or medical services, including coverage under an HMO plan; and (5) limited benefits.

Due to the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.

EFFECTIVE DATE: January 1, 2012

OLR Tracking: ND:JKL:PF:ts